



Order Filed on July 1, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

ROMANO GARUBO & ARGENTIERI
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Attorney for Secured Creditor,
J.P. MORGAN MORTGAGE ACQUISITION
CORP.

ERIC DOMBROWSKI
xxx-xx-3281

Debtor.

Case No.: 18-33912

Chapter: 13

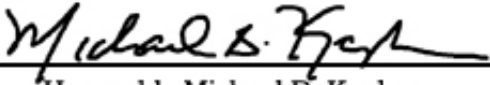
Judge: MBK

Hearing Date: June 23, 2021 at 9:00 a.m.

**ORDER RESOLVING J.P. MORGAN MORTGAGE ACQUISITION CORP.'S
MOTION FOR RELIEF FROM THE AUTOMATIC STAY
SUBMITTED UNDER THE 7-DAY RULE**

The relief set forth on the following pages numbered two (2) through three (3) is hereby
ORDERED.

DATED: July 1, 2021


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Eric Dombrowski

Case No: 18-33912/MBK

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM THE AUTOMATIC STAY
SUBMITTED UNDER THE 7-DAY RULE

Upon consideration of (“Movant”) J.P. MORGAN MORTGAGE ACQUISITION CORP.’s motion for an order, pursuant to section 362(d) of the Bankruptcy Code, for relief from the automatic stay as to certain real property as hereinafter set forth; and the Debtor having filed opposition thereto; and the parties having subsequently resolved their differences; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

ORDERED as follows:

1. Debtor may apply for a loan modification with Movant’s servicer.
2. Commencing with the July 1, 2021 post-petition payment and continuing each month thereafter until the loan modification is either approved or denied or stay relief is obtained by Movant, Debtor shall remit monthly adequate protection payments in the amount of \$1,660.99 to Movant which represents 60% of principal and interest and 100% of escrow.
3. If a loan modification is granted, then all future monthly payments due to Movant shall be received within (30) days of the due date or a certification of default requesting stay relief may be filed by Movant upon notice to Debtor, Debtor’s attorney and the Chapter 13 Trustee.
4. Upon a loan modification denial from Movant for any reason whatsoever, Debtor shall present a reasonable cure of any existing arrearages in Movant’s post-petition and pre-petition accounts within (7) days from the denial date or a certification of default requesting stay relief may be filed by Movant upon notice to Debtor, Debtor’s attorney and the Chapter 13 Trustee.

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5. If there is a loan modification denial and Debtor complies with Paragraph 4 herein and Movant accepts Debtor's proposal, then commencing with the next post-petition mortgage installment payment due and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtor shall remit regular post-petition mortgage payments directly to Movant as same come due.

6. If Movant does not accept Debtor's proposed cure as per Paragraph 4 herein and there is no loan modification in place by August 30, 2021, then Movant shall be granted stay relief, effective August 31, 2021 with no further leave of court pursuant to this Order.

7. A loan modification appeal shall not affect the terms of this order.

8. **Thirty-Day Default Clause:** Notwithstanding any of the foregoing, if the Debtor should default and fail to make the payments stated herein or any future payments that come due during the pendency of this case to Movant for more than (30) days from the due date, then upon certification of non-receipt of said payments in accordance herewith submitted by secured creditor's counsel, the Court shall enter an Order, vacating the automatic stay of 11 *U.S.C.* §362(a) with respect to secured creditor's enforcement of its State Law Foreclosure action against the realty commonly known as 424 Kennedy Street, Iselin, New Jersey 08830. The order submitted to the Court will not require the consent of the Debtor or the Debtor's counsel regarding form or substance, however, the trustee, Debtor and his counsel shall be given notice of any filing of a certification of non-receipt in accordance with Rule 9072-1 of the Local Rules of Bankruptcy Procedure.

9. Movant shall serve a copy of the executed order on all interested parties who have not yet been served electronically by the Court.